

**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**  
**CONTRIBUTION RATE PACKET FOR**  
**JULY 1, 2013 THROUGH JUNE 30, 2014**



**CONTRA COSTA COUNTY  
EMPLOYEES RETIREMENT ASSOCIATION**  
1355 Willow Way, Suite 221, Concord, CA 94520-5728  
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# CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

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# MEMO

Date: October 5, 2012  
To: Interested Parties and Participating Employers  
From: Marilyn Leedom, Retirement Chief Executive Officer  
Subject: Contribution Rates Effective July 1, 2013

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At its July 11, 2012 meeting, the Retirement Board reviewed and accepted the actuary's Valuation Report for the year ending December 31, 2011. At its August 8, 2012 meeting the Retirement Board adopted employer and employee contribution rates, which will become effective on July 1, 2013. (For those who were not able to attend these meetings, a copy of the actuary's December 31, 2011 Valuation Report can be found on CCCERA's website at [www.cccera.org](http://www.cccera.org) under the Publications link.)

Enclosed are the rates to be used effective July 1, 2013 through June 30, 2014. Please note the following:

- ✓ **The rates are effective July 1, 2013 through June 30, 2014.**
- ✓ **The rates are BEFORE ANY EMPLOYER SUBVENTION.**  
The rates quoted here are the employer and employee required rates without taking into consideration any employer subvention of employee contributions. Because of this, if you subvent employee rates, you will need to compute this additional contribution and adjust both employee and employer rates accordingly. A convenient methodology and examples are included for your use on pages 7-11.
- ✓ **The rates are BEFORE ANY EMPLOYEE-EMPLOYER COST SHARING.**  
A provision in the law allows safety members to defray the employer's cost for the "3% at 50" enhanced benefit. The rates quoted here are the employer and employee required rates without taking into consideration any employee contribution to defray this cost. If you are providing the "3% at 50" enhanced benefit to your safety employees and if your employees have agreed to defray part of your increased cost, you will need to adjust both employee and employer rates accordingly. A convenient methodology is included for your use on page 12.
- ✓ **The rates reflect the Retirement Board (Board) action to change the terminal pay policy for members with membership dates on or after January 1, 2011. Exhibits ending in "-1" are for members with membership dates before January 1, 2011. Exhibits ending in "-2" are for members with membership dates on or after January 1, 2011.**
- ✓ **These contribution rates apply to members with membership dates before January 1, 2013. Contribution rates for members with membership dates on or after January 1, 2013 will be based on recent changes brought about by Assembly Bill 340 and provided once they are available.**



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THE BOARD OF SUPERVISORS OF CONTRA COSTA COUNTY, CALIFORNIA

Adopted this Order on \_\_\_\_\_, by the following vote:

AYES:  
NOES:  
ABSENT:  
ABSTAIN:

-----  
SUBJECT: Approving Contribution Rates to be charged and Resolution No. \_\_\_\_\_  
Interest to be credited, by the Contra Costa  
County Employees' Retirement Association.

Pursuant to Government Code Section 31454 and on recommendation of the Board of the Contra Costa County Employees' Retirement Association, BE IT RESOLVED that the following contribution rates are approved to be effective for the period July 1, 2013 through June 30, 2014.

I. Basic Retirement Benefit Rate Component (payable as a % of compensation)

- A. For General Members (Sec. 31676.11 & Sec. 31676.16)  
See attached Exhibits A-1 and A-2
- B. For Safety Members Tier A & C (Sec. 31664 & 31664.1)  
See attached Exhibits B-1 and B-2
- C. For Employee Rates under the above benefit schedules –  
See attached rate sheets E - J.

II. Cost of Living Program Rate Component (payable as a % of compensation)

- A. For General Members (Sec. 31676.11 & Sec. 31676.16)  
See attached Exhibits A-1 and A-2
- B. For Safety Members Tier A & C (Sec. 31664 & 31664.1)  
See attached Exhibits B-1 and B-2
- C. For Employee Rates under the above benefit schedules –  
See attached rate sheets E - J.

III. Non-refundability Discount Factors

- A. For General Members  
See attached Exhibits A-1 and A-2
- B. For Safety Members Tier A & C  
See attached Exhibits B-1 and B-2

\*The Pension Obligation Bonds (POB) issued by the County in March 1994 and April 2003, affected contribution rates for certain County employers. The following non-County employers who participate in the Retirement Association are referred to as "Districts". All other departments/employers are referred to as "County" including the Superior Court of California, Contra Costa County.

- \*Bethel Island Municipal Improvement District
- \*Byron, Brentwood Knightsen Union Cemetery District
- \*Central Contra Costa Sanitary District
- \*Contra Costa County Employees' Retirement Association
- \*Contra Costa Housing Authority
- \*Contra Costa Mosquito and Vector Control District
- \*Local Agency Formation Commission (LAFCO)
- \*Rodeo Sanitary District
- \*In-Home Supportive Services Authority
- \*First 5 - Children & Families Commission
- \*East Contra Costa Fire Protection District
- \*Rodeo-Hercules Fire Protection District
- \*San Ramon Valley Fire Protection District

\*\*Contra Costa County Fire Protection District and Moraga-Orinda Fire Protection District issued Pension Obligation Bonds in 2005 which affected contribution rates for these two employers. Subsequently, Con Fire has made additional payments to CCCERA for its UAAL in 2006 and 2007.

**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION  
EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2013 THROUGH JUNE 30, 2014 for Members with Membership Date before January 1, 2011**

**GENERAL TIERS - ENHANCED**

**Tier 1 BASIC Enhanced 2% @ 55**  
First \$350 monthly & in Social Security  
Excess of \$350 monthly & in Social Security

All Eligible \$ if NOT in Social Security

**Tier 1 COL Enhanced 2% @ 55**

First \$350 monthly  
Excess of \$350 monthly

All Eligible \$ if NOT in Social Security

**Non-Refundability Factor**

Cost Group #1		Cost Group #3		Cost Group #4		Cost Group #5	
County	Districts without POB	Central Contra Costa Sanitary District	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa Housing Authority	Contra Costa County Fire Protection District	Contra Costa County Fire Protection District
15.32%	19.03%	N/A	N/A	16.20%	15.13%	22.69%	22.69%
22.98%	28.55%	N/A	N/A	24.29%	22.69%	22.69%	22.69%
22.98%	28.55%	42.44%	42.44%	N/A	N/A	N/A	N/A
4.77%	7.73%	N/A	N/A	7.85%	5.75%	5.75%	5.75%
7.16%	11.60%	N/A	N/A	11.78%	8.62%	8.62%	8.62%
7.16%	11.60%	16.79%	16.79%	N/A	N/A	8.62%	8.62%
0.9838	0.9838	0.9729	0.9729	0.9761	0.9761	0.9937	0.9937

Cost Group #2	
County	Districts without POB
14.85%	18.57%
22.28%	27.85%
N/A	27.85%
4.70%	7.68%
7.06%	11.54%
N/A	11.54%
0.9465	0.9465

**Tier 3 BASIC Enhanced 2% @ 55**

First \$350 monthly  
Excess of \$350 monthly

All Eligible \$ if NOT in Social Security

**Tier 3 COL Enhanced 2% @ 55**

First \$350 monthly  
Excess of \$350 monthly

All Eligible \$ if NOT in Social Security

**Non-Refundability Factor**

Cost Group	Employer Name
Cost Group #1	County General
	LAFCO
	CC Mosquito & Vector Control District
	Bethel Island Municipal Improvement District
	First 5 - Children and Families Commission
	Contra Costa County Employees' Retirement Association
	Superior Court
	East Contra Costa Fire Protection District
	Moraga-Orinda Fire Protection District
	Rodeo-Hercules Fire Protection District
	San Ramon Valley Fire Protection District
Cost Group #2	County General
	In-Home Supportive Services
	CC Mosquito & Vector Control District
	Superior Court
Cost Group #3	Central Contra Costa Sanitary District
Cost Group #4	Contra Costa Housing Authority
Cost Group #5	Contra Costa County Fire Protection District
Cost Group #6	Rodeo Sanitary District
	Byron Brentwood Cemetery District

Cost Group #6	
County	Districts without POB
13.46%	20.19%
20.19%	20.19%
3.63%	5.44%
5.44%	5.44%
0.9031	0.9031

**GENERAL TIER NON-ENHANCED****Tier 1 BASIC NON-Enhanced 1.67% @ 55**

First \$350 monthly  
Excess of \$350 monthly

**Tier 1 COL NON-Enhanced 1.67% @ 55**

First \$350 monthly  
Excess of \$350 monthly

**Non-Refundability Factor**

**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION  
EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2013 THROUGH JUNE 30, 2014 for Members with Membership Date on or after January 1, 2011**

	Cost Group #1		Cost Group #3		Cost Group #4		Cost Group #5	
	County	Districts without POB	Districts with POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa Fire Protection District	Contra Costa Fire Protection District	Contra Costa Fire Protection District
<b>GENERAL TIERS - ENHANCED</b>								
<b>Tier 1 BASIC Enhanced 2% @ 55</b>	N/A	19.09%	11.58%	N/A	16.47%	14.16%	21.23%	21.23%
First \$350 monthly & in Social Security	N/A	28.64%	17.37%	N/A	24.70%	21.23%	21.23%	21.23%
Excess of \$350 monthly & in Social Security	N/A	28.64%	17.37%	41.65%	N/A	N/A	21.23%	21.23%
All Eligible \$ if NOT in Social Security	N/A	28.64%	17.37%	41.65%	N/A	N/A	21.23%	21.23%
<b>Tier 1 COL Enhanced 2% @ 55</b>								
First \$350 monthly	N/A	7.94%	3.58%	N/A	8.08%	5.58%	5.58%	5.58%
Excess of \$350 monthly	N/A	11.90%	5.36%	N/A	12.12%	8.38%	8.38%	8.38%
All Eligible \$ if NOT in Social Security	N/A	11.90%	5.36%	16.26%	N/A	8.38%	8.38%	8.38%
<b>Non-Refundability Factor</b>	N/A	0.9838	0.9838	0.9729	0.9761	0.9937	0.9937	0.9937

	Cost Group #2		Cost Group #1		Employer Name	
	County	Districts without POB	Cost Group #1	Cost Group #1	County General	LAFCO
<b>Tier 2 BASIC Enhanced 2% @ 55</b>	14.29%	18.01%			CC Mosquito & Vector Control District	Bethel Island Municipal Improvement District
First \$350 monthly	21.44%	27.01%			First 5 - Children and Families Commission	Contra Costa County Employees' Retirement Association
Excess of \$350 monthly	N/A	27.01%			Superior Court	Superior Court
All Eligible \$ if NOT in Social Security	N/A	27.01%			East Contra Costa Fire Protection District	East Contra Costa Fire Protection District
<b>Tier 3 COL Enhanced 2% @ 55</b>					Moraga-Orinda Fire Protection District	Moraga-Orinda Fire Protection District
First \$350 monthly	4.56%	7.54%			Rodeo-Hercules Fire Protection District	Rodeo-Hercules Fire Protection District
Excess of \$350 monthly	6.84%	11.32%			San Ramon Valley Fire Protection District	San Ramon Valley Fire Protection District
All Eligible \$ if NOT in Social Security	N/A	11.32%			County General	County General
<b>Non-Refundability Factor</b>	0.9465	0.9465			In-Home Supportive Services	In-Home Supportive Services
					CC Mosquito & Vector Control District	CC Mosquito & Vector Control District
					Superior Court	Superior Court
					Central Contra Costa Sanitary District	Central Contra Costa Sanitary District
					Contra Costa Housing Authority	Contra Costa Housing Authority
					Contra Costa County Fire Protection District	Contra Costa County Fire Protection District
					Rodeo Sanitary District	Rodeo Sanitary District
					Byron Brentwood Cemetery District	Byron Brentwood Cemetery District

	Cost Group #6	
	County	Districts without POB
<b>GENERAL TIER NON-ENHANCED</b>		
<b>Tier 1 BASIC NON-Enhanced 1.67% @ 55</b>	12.92%	19.39%
First \$350 monthly	19.39%	19.39%
Excess of \$350 monthly	3.37%	5.05%
All Eligible \$ if NOT in Social Security	5.05%	5.05%
<b>Non-Refundability Factor</b>	0.9031	0.9031

## CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2013 THROUGH JUNE 30, 2014 for Members with Membership Date before January 1, 2011

<b>SAFETY TIER A ENHANCED</b> <u>Safety A BASIC Enhanced 3% @ 50</u> All eligible \$  <u>Safety A COL Enhanced 3% @ 50</u> All eligible \$  <i>Non-Refundability Factor</i>	Cost Group #7	Cost Group #8	Cost Group #10	Cost Group #11
	County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District
	44.31%	33.92%	55.45%	32.03%
	22.10%	22.00%	38.41%	20.91%
	0.9966	0.9596	0.9596	0.9813
	0.9852			0.9894
<b>SAFETY TIER C ENHANCED</b> <u>Safety C BASIC Enhanced 3% @ 50</u> All eligible \$  <u>Safety C COL Enhanced 3% @ 50</u> All eligible \$  <i>Non-Refundability Factor</i>	Cost Group #9	Cost Group #7	Cost Group #8	Cost Group #9
	County (DSA only)	County Safety	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District
	40.76%			
	18.99%			
	0.8852			
<b>SAFETY TIER NON-ENHANCED</b> <u>Safety A BASIC NON-enhanced 2% @ 50</u> All eligible \$  <u>Safety A COL NON-Enhanced 2% @ 50</u> All eligible \$  <i>Non-Refundability Factor</i>	Cost Group #12	Cost Group #10	Cost Group #11	Cost Group #12
	Rodeo-Hercules Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District	Rodeo Hercules Fire Protection District
	49.56%			
	22.97%			
	0.9772			



**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION  
EMPLOYER CONTRIBUTION RATES EFFECTIVE FOR JULY 1, 2013 THROUGH JUNE 30, 2014 for Members with Membership Date on or after January 1, 2011**

Cost Group #7	Cost Group #8	Cost Group #10	Cost Group #11
County	Contra Costa County Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District
47.51%	32.65%	28.81%	45.63%
22.96%	21.70%	19.94%	20.67%
0.9966	0.9596	0.9813	0.9894

**SAFETY TIER A ENHANCED**

Safety A BASIC Enhanced 3% @ 50  
All eligible \$

Safety A COL Enhanced 3% @ 50  
All eligible \$

**Non-Refundability Factor****SAFETY TIER C ENHANCED**

Safety C BASIC Enhanced 3% @ 50  
All eligible \$

Safety C COL Enhanced 3% @ 50  
All eligible \$

**Non-Refundability Factor**

Cost Group #9 County (DSA only)
38.34%
18.64%
0.8852

Cost Group  
Cost Group # 7  
County Safety

Cost Group # 8  
Contra Costa County Fire Protection District  
East Contra Costa Fire Protection District

Cost Group # 9  
County Safety - DSA hires since January 1, 2007

Cost Group # 10  
Moraga-Orinda Fire Protection District

Cost Group # 11  
San Ramon Valley Fire Protection District

Cost Group # 12  
Rodeo Hercules Fire Protection District

Cost Group #12 Rodeo-Hercules Fire Protection District
47.80%
22.61%
0.9772

**SAFETY TIER NON-ENHANCED**

Safety A BASIC NON-enhanced 2% @ 50  
All eligible \$

Safety A COL NON-Enhanced 2% @ 50  
All eligible \$

**Non-Refundability Factor**

## CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION (CCCERA)

### **EMPLOYER RATES FOR VARIOUS SUBVENTION LEVELS**

Similar to last year, the employer rates for various subvention levels are categorized by showing General Cost Groups on Exhibits C-1 (members with membership dates before January 1, 2011) and C-2 (members with membership dates on or after January 1, 2011) and Safety Cost Groups on Exhibit D-1 (members with membership dates before January 1, 2011) and D-2 (members with membership dates on or after January 1, 2011).

### **GENERAL INFORMATION**

All rates are shown as a percent of payroll.

Employee contribution rates vary depending upon their age at entry. For this reason, subvention percents are AVERAGES for that coverage category.

To compute the exact subvention percent for each employee, do the following:

1. Find the employee's basic contribution rate on the attached charts using the coverage category and the employee's entry age. **Only the Basic rate can be subvented.**
2. Multiply this by your subvention percent (i.e. 50%, 75%, etc.).
3. Multiply this result by the non-refundability factor for the appropriate Cost Group (found on Exhibit A & B).

**CAUTION** – these rates are for employer **subvention**, NOT employer **pick-up** of employee contribution rates. When an employer **subvents**, the contribution subvented is not placed in the member's account and is therefore not available to the member as a refund. For this reason, the employer pays the contribution at a discount (i.e. "Non-Refundability Factor").

Employer **pick-ups** of employee contributions are those made under Section 414 (h)(2) of the Internal Revenue Code. These contributions are added to the member's account, are available to the member as a refund and are considered by CCCERA as part of the member's compensation for retirement purposes.

**GENERAL - TIERS 1 AND 3**  
**Exhibit C-1 - Various Subvention Levels**  
**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**  
**EMPLOYER RATES AT VARIOUS SUBVENTION LEVELS EFFECTIVE FOR JULY 1, 2013 THROUGH JUNE 30, 2014**  
**For Members with Membership Date before January 1, 2011**

**GENERAL TIERS - ENHANCED**

**Tier 1 BASIC Enhanced 2% @ 55 (AGGREGATE)**

Basic COL	22.62%
Basic plus COL	7.03%
	29.65%
Subvention @ 50 %	2.96%
Subvention @ 75 %	4.44%
Subvention @ 100%	5.92%
Total Basic plus COL plus 50% Subvention	32.61%
Total Basic plus COL plus 75% Subvention	34.09%
Total Basic plus COL plus 100% Subvention	35.57%

**Tier 3 BASIC Enhanced 2% @ 55 (AGGREGATE)**

Basic COL	21.84%
Basic plus COL	6.93%
	28.77%
Subvention @ 50 %	3.07%
Subvention @ 75 %	4.61%
Subvention @ 100%	6.14%
Total Basic plus COL plus 50% Subvention	31.84%
Total Basic plus COL plus 75% Subvention	33.38%
Total Basic plus COL plus 100% Subvention	34.91%

**GENERAL TIER NON-ENHANCED**

**Tier 1 BASIC NON-Enhanced 1.67% @ 55 (AGGREGATE)**

Basic COL	19.75%
Basic plus COL	5.31%
	25.06%
Subvention @ 50 %	3.39%
Subvention @ 75 %	5.09%
Subvention @ 100%	6.78%
Total Basic plus COL plus 50% Subvention	28.45%
Total Basic plus COL plus 75% Subvention	30.15%
Total Basic plus COL plus 100% Subvention	31.84%

Cost Group #1		Cost Group #3		Cost Group #4		Cost Group #5	
County	Districts without POB	Central Contra Costa Sanitary District	Sanitary District	Contra Costa Housing Authority	Contra Costa Fire Protection District	Contra Costa County Fire Protection District	
22.62%	28.09%	17.00%	41.85%	23.75%	22.28%		
7.03%	11.41%	4.97%	16.56%	11.50%	8.47%		
29.65%	39.50%	21.97%	58.41%	35.25%	30.75%		
2.96%	2.96%	2.96%	3.06%	3.21%	3.08%		
4.44%	4.44%	4.44%	4.59%	4.82%	4.62%		
5.92%	5.92%	5.92%	6.12%	6.42%	6.16%		
32.61%	42.46%	24.93%	61.47%	38.46%	33.83%		
34.09%	43.94%	26.41%	63.00%	40.07%	35.37%		
35.57%	45.42%	27.89%	64.53%	41.67%	36.91%		

Cost Group #2	
County	Districts without POB
21.84%	27.31%
6.93%	11.31%
28.77%	38.62%
3.07%	3.07%
4.61%	4.61%
6.14%	6.14%
31.84%	41.69%
33.38%	43.23%
34.91%	44.76%

Cost Group	Employer Name
Cost Group #1	County General
	LAFCO
	CC Mosquito & Vector Control District
	Bethel Island Municipal Improvement District
	First 5 - Children and Families Commission
	Contra Costa County Employees' Retirement Association
	Superior Court
	East Contra Costa Fire Protection District
	Moraga-Orinda Fire Protection District
	Rodeo-Hercules Fire Protection District
	San Ramon Valley Fire Protection District
Cost Group #2	County General
	In-Home Supportive Services
	CC Mosquito & Vector Control District
	Superior Court
Cost Group #3	Central Contra Costa Sanitary District
Cost Group #4	Contra Costa Housing Authority
Cost Group #5	Contra Costa County Fire Protection District
Cost Group #6	Rodeo Sanitary District
	Byron Brentwood Cemetery District

Cost Group #6	
Districts without POB	
19.75%	
5.31%	
25.06%	
3.39%	
5.09%	
6.78%	
28.45%	
30.15%	
31.84%	

# GENERAL - TIERS 1 AND 3

## Exhibit C-2 - Various Subvention Levels

### CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

#### EMPLOYER RATES AT VARIOUS SUBVENTION LEVELS EFFECTIVE FOR JULY 1, 2013 THROUGH JUNE 30, 2014

For Members with Membership Date on or after January 1, 2011

#### GENERAL TIERS - ENHANCED

##### Tier 1 BASIC Enhanced 2% @ 55 (AGGREGATE)

Basic

COL

Basic plus COL

Subvention @ 50 %

Subvention @ 75 %

Subvention @ 100%

Total Basic plus COL plus 50% Subvention

Total Basic plus COL plus 75% Subvention

Total Basic plus COL plus 100% Subvention

##### Tier 3 BASIC Enhanced 2% @ 55 (AGGREGATE)

Basic

COL

Basic plus COL

Subvention @ 50 %

Subvention @ 75 %

Subvention @ 100%

Total Basic plus COL plus 50% Subvention

Total Basic plus COL plus 75% Subvention

Total Basic plus COL plus 100% Subvention

#### GENERAL TIER NON-ENHANCED

##### Tier 1 BASIC NON-Enhanced 1.67% @ 55 (AGGREGATE)

Basic

COL

Basic plus COL

Subvention @ 50 %

Subvention @ 75 %

Subvention @ 100%

Total Basic plus COL plus 50% Subvention

Total Basic plus COL plus 75% Subvention

Total Basic plus COL plus 100% Subvention

Cost Group #1			Cost Group #3		Cost Group #4		Cost Group #5	
County	Districts without POB	Districts with POB	Central Contra Costa Sanitary District	Contra Costa Housing Authority	Contra Costa	Contra Costa	Contra Costa County Fire Protection District	
N/A	28.08%	16.99%	40.91%	24.02%	20.85%			
N/A	11.69%	5.25%	15.99%	11.80%	8.23%			
N/A	39.77%	22.24%	56.90%	35.82%	29.08%			
N/A	3.12%	3.12%	3.38%	3.33%	3.08%			
N/A	4.68%	4.68%	5.07%	5.00%	4.62%			
N/A	6.24%	6.24%	6.76%	6.66%	6.16%			
N/A	42.89%	25.36%	60.28%	39.15%	32.16%			
N/A	44.45%	26.92%	61.97%	40.82%	33.70%			
N/A	46.01%	28.48%	63.66%	42.48%	35.24%			

Cost Group #2	
County	Districts without POB
20.90%	26.37%
6.69%	11.07%
27.59%	37.44%
3.19%	3.19%
4.79%	4.79%
6.38%	6.38%
30.78%	40.63%
32.38%	42.23%
33.97%	43.82%

Cost Group	Employer Name
Cost Group #1	County General
	LAFCD
	CC Mosquito & Vector Control District
	Bethel Island Municipal Improvement District
	First 5 - Children and Families Commission
	Contra Costa County Employees' Retirement Association
	Superior Court
	East Contra Costa Fire Protection District
	Moraga-Orinda Fire Protection District
	Rodeo-Hercules Fire Protection District
	San Ramon Valley Fire Protection District
Cost Group #2	County General
	In-Home Supportive Services
	CC Mosquito & Vector Control District
	Superior Court
Cost Group #3	Central Contra Costa Sanitary District
Cost Group #4	Contra Costa Housing Authority
Cost Group #5	Contra Costa County Fire Protection District
Cost Group #6	Rodeo Sanitary District
	Byron Brentwood Cemetery District

Cost Group #6	
Districts without POB	
18.67%	
4.85%	
23.52%	
3.49%	
5.24%	
6.98%	
27.01%	
28.76%	
30.50%	

## Exhibit D-1 - Various Subvention Levels

SAFETY TIER A ENHANCED Safety A BASIC Enhanced 3% @ 50	Cost Group #7	Cost Group #8		Cost Group #10	Cost Group #11
	County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District	San Ramon Valley Fire Protection District
Basic	44.31%	33.92%	55.45%	32.03%	47.23%
COL	<u>22.10%</u>	<u>22.00%</u>	<u>38.41%</u>	<u>20.91%</u>	<u>21.22%</u>
Basic plus COL	66.41%	55.92%	93.86%	52.94%	68.45%
Subvention @ 50 %	4.51%	4.17%	4.17%	4.30%	4.10%
Subvention @ 75 %	6.77%	6.26%	6.26%	6.45%	6.15%
Subvention @ 100%	9.02%	8.34%	8.34%	8.60%	8.20%
Total Basic plus COL plus 50% Subvention	70.92%	60.09%	98.03%	57.24%	72.55%
Total Basic plus COL plus 75% Subvention	73.18%	62.18%	100.12%	59.39%	74.60%
Total Basic plus COL plus 100% Subvention	75.43%	64.26%	102.20%	61.54%	76.65%

SAFETY TIER C ENHANCED		Cost Group #9
Safety C BASIC Enhanced 3% @ 50		County (DSA only)
Basic		40.76%
COL		<u>18.99%</u>
Basic plus COL		59.75%
Subvention @ 50 %		3.88%
Subvention @ 75 %		5.82%
Subvention @ 100%		7.76%
Total Basic plus COL plus 50% Subvention		63.63%
Total Basic plus COL plus 75% Subvention		65.57%
Total Basic plus COL plus 100% Subvention		67.51%

<b>SAFETY TIER NON-ENHANCED</b>	<b>Cost Group #12</b>
<b><u>Safety A BASIC NON-enhanced 2% @ 50</u></b>	<b>Rodeo-Hercules</b>
Basic	<b>Fire Protection Distrig</b>
COL	49.56%
Basic plus COL	22.97%
Subvention @ 50 %	72.53%
Subvention @ 75 %	4.31%
Subvention @ 100%	6.47%
Total Basic plus COL plus 50% Subvention	8.62%
Total Basic plus COL plus 75% Subvention	76.84%
Total Basic plus COL plus 100% Subvention	79.00%
	81.15%

**SAFETY - TIERS A AND C**  
**Exhibit D-2 - Various Subvention Levels**  
**CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION**  
**EMPLOYER RATES AT VARIOUS SUBVENTION LEVELS EFFECTIVE FOR JULY 1, 2013 THROUGH JUNE 30, 2014**  
**For Members with Membership Date on or after January 1, 2011**

**SAFETY TIER A ENHANCED**

**Safety A BASIC Enhanced 3% @ 50**

Basic	47.51%
COL	22.96%
Basic plus COL	70.47%
Subvention @ 50 %	5.03%
Subvention @ 75 %	7.55%
Subvention @ 100%	10.06%
Total Basic plus COL plus 50% Subvention	75.50%
Total Basic plus COL plus 75% Subvention	78.02%
Total Basic plus COL plus 100% Subvention	80.53%

**SAFETY TIER C ENHANCED**

**Safety C BASIC Enhanced 3% @ 50**

Basic	38.34%
COL	18.64%
Basic plus COL	56.98%
Subvention @ 50 %	3.74%
Subvention @ 75 %	5.61%
Subvention @ 100%	7.48%
Total Basic plus COL plus 50% Subvention	60.72%
Total Basic plus COL plus 75% Subvention	62.59%
Total Basic plus COL plus 100% Subvention	64.46%

**SAFETY TIER NON-ENHANCED**

**Safety A BASIC NON-enhanced 2% @ 50**

Basic	47.80%
COL	22.61%
Basic plus COL	70.41%
Subvention @ 50 %	4.31%
Subvention @ 75 %	6.47%
Subvention @ 100%	8.62%
Total Basic plus COL plus 50% Subvention	74.72%
Total Basic plus COL plus 75% Subvention	76.88%
Total Basic plus COL plus 100% Subvention	79.03%

Cost Group #7	Cost Group #8	Cost Group #10	Cost Group #11
County	Contra Costa County Fire Protection District	East Contra Costa Fire Protection District	Moraga-Orinda Fire Protection District
47.51%	32.65%	54.18%	45.63%
22.96%	21.70%	38.11%	20.67%
70.47%	54.35%	92.29%	66.30%
5.03%	4.50%	4.50%	4.63%
7.55%	6.75%	6.75%	6.95%
10.06%	9.00%	9.00%	9.26%
75.50%	58.85%	96.79%	70.93%
78.02%	61.10%	99.04%	73.25%
80.53%	63.35%	101.29%	75.56%

Cost Group #9
County (DSA only)
38.34%
18.64%
56.98%
3.74%
5.61%
7.48%
60.72%
62.59%
64.46%

Cost Group	Employer Name
Cost Group # 7	County Safety
Cost Group # 8	Contra Costa County Fire Protection District East Contra Costa Fire Protection District
Cost Group # 9	County Safety - DSA hires since January 1, 2007
Cost Group # 10	Moraga-Orinda Fire Protection District
Cost Group # 11	San Ramon Valley Fire Protection District
Cost Group # 12	Rodeo Hercules Fire Protection District

Cost Group #12
Rodeo-Hercules Fire Protection District
47.80%
22.61%
70.41%
4.31%
6.47%
8.62%
74.72%
76.88%
79.03%

CONTRA COSTA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

**ADJUSTING RATES  
TO REFLECT  
EMPLOYEE PAYMENT  
OF EMPLOYER COST**

A provision in the law allows safety members to defray the employer cost for the "3% at 50" enhanced benefit. If you are providing the "3% at 50" enhanced benefit to your safety employees and if your employees have agreed to defray part of your increased cost, you will need to adjust both employee and employer rates:

Employee rate – Increase the employee's rate by the cost-sharing percent of payroll agreed upon.

Employer rate – Decrease the employer's rate by a **percent** of the cost-sharing percent of payroll using the applicable Safety refundability factor:

**EXAMPLE FOR TIER A:** If the cost-sharing percent is 9.0%,  
Employee rates should be increased by 9.0%.  
The employer rate should be decreased by  $(9.0\% \times .9966)$   
= 8.9694%

**EXAMPLE FOR TIER C:** If the cost-sharing percent is 2.1%,  
Employee rates should be increased by 2.1%.  
The employer rate should be decreased by  $(2.1\% \times .8852)$   
= 1.8589%

**Employer Contribution Prepayment Program & Discount Factor  
for 2013-14 is .960**

If you are currently participating in the prepayment program and wish to continue, you don't need to do anything other than prepay the July 1, 2013 through June 30, 2014 contributions on or before July 30, 2013. If you wish to start participating, please contact the Accounting Division at the Retirement Office by March 31, 2013.

The discount factor for the fiscal year July 1, 2013 through June 30, 2014 will be .960 based on the interest assumption rate of 7.75%.

**GENERAL TIER 1 - "1.67% @ 55" (Non-Enhanced)**

**Membership Date before January 1, 2011**

**Effective 7/1/13 - 6/30/14**

**(Expressed as a Percentage of Monthly Payroll)**

**E-1**

Entry Age	Basic		COLA		Total	
	<u>FIRST \$350</u>	<u>OVER \$350</u>	<u>FIRST \$350</u>	<u>OVER \$350</u>	<u>FIRST \$350</u>	<u>OVER \$350</u>
15	3.63%	5.44%	1.87%	2.81%	5.50%	8.25%
16	3.69%	5.53%	1.91%	2.86%	5.60%	8.39%
17	3.74%	5.61%	1.93%	2.90%	5.67%	8.51%
18	3.80%	5.70%	1.96%	2.94%	5.76%	8.64%
19	3.86%	5.79%	1.99%	2.99%	5.85%	8.78%
20	3.92%	5.88%	2.03%	3.04%	5.95%	8.92%
21	3.98%	5.97%	2.05%	3.08%	6.03%	9.05%
22	4.04%	6.06%	2.09%	3.13%	6.13%	9.19%
23	4.10%	6.15%	2.12%	3.18%	6.22%	9.33%
24	4.16%	6.24%	2.15%	3.22%	6.31%	9.46%
25	4.23%	6.34%	2.18%	3.27%	6.41%	9.61%
26	4.29%	6.43%	2.21%	3.32%	6.50%	9.75%
27	4.35%	6.53%	2.25%	3.37%	6.60%	9.90%
28	4.42%	6.63%	2.28%	3.42%	6.70%	10.05%
29	4.49%	6.73%	2.32%	3.48%	6.81%	10.21%
30	4.55%	6.83%	2.35%	3.53%	6.90%	10.36%
31	4.63%	6.94%	2.39%	3.58%	7.02%	10.52%
32	4.70%	7.05%	2.43%	3.64%	7.13%	10.69%
33	4.77%	7.15%	2.46%	3.69%	7.23%	10.84%
34	4.84%	7.26%	2.50%	3.75%	7.34%	11.01%
35	4.91%	7.37%	2.54%	3.81%	7.45%	11.18%
36	4.99%	7.49%	2.58%	3.87%	7.57%	11.36%
37	5.07%	7.60%	2.61%	3.92%	7.68%	11.52%
38	5.15%	7.72%	2.66%	3.99%	7.81%	11.71%
39	5.23%	7.84%	2.70%	4.05%	7.93%	11.89%
40	5.31%	7.97%	2.75%	4.12%	8.06%	12.09%
41	5.40%	8.10%	2.79%	4.18%	8.19%	12.28%
42	5.49%	8.23%	2.83%	4.25%	8.32%	12.48%
43	5.58%	8.37%	2.88%	4.32%	8.46%	12.69%
44	5.67%	8.51%	2.93%	4.39%	8.60%	12.90%
45	5.78%	8.67%	2.99%	4.48%	8.77%	13.15%
46	5.90%	8.85%	3.05%	4.57%	8.95%	13.42%
47	6.01%	9.01%	3.10%	4.65%	9.11%	13.66%
48	6.10%	9.15%	3.15%	4.73%	9.25%	13.88%
49	6.21%	9.32%	3.21%	4.81%	9.42%	14.13%
50	6.31%	9.47%	3.26%	4.89%	9.57%	14.36%
51	6.35%	9.53%	3.28%	4.92%	9.63%	14.45%
52	6.35%	9.52%	3.28%	4.92%	9.63%	14.44%
53	6.33%	9.49%	3.27%	4.90%	9.60%	14.39%
54	6.11%	9.16%	3.15%	4.73%	9.26%	13.89%
55	6.11%	9.16%	3.15%	4.73%	9.26%	13.89%
56	6.11%	9.16%	3.15%	4.73%	9.26%	13.89%
57	6.11%	9.16%	3.15%	4.73%	9.26%	13.89%
58	6.11%	9.16%	3.15%	4.73%	9.26%	13.89%
59	6.11%	9.16%	3.15%	4.73%	9.26%	13.89%
60	6.11%	9.16%	3.15%	4.73%	9.26%	13.89%

COLA Loading Factor: 51.64%

**\*\*NOTE:** All rates above assume the employee is covered under Social Security. If the employee is not under Social Security, use the "OVER \$350" rate and apply it to all reported compensation.



# GENERAL TIER 1 - "1.67% @ 55" (Non-Enhanced)

Membership Date on or after January 1, 2011

**Effective 7/1/13 - 6/30/14**

**(Expressed as a Percentage of Monthly Payroll)**

**E-2**

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.63%	5.44%	1.59%	2.38%	5.22%	7.82%
16	3.69%	5.53%	1.61%	2.42%	5.30%	7.95%
17	3.74%	5.61%	1.63%	2.45%	5.37%	8.06%
18	3.80%	5.70%	1.66%	2.49%	5.46%	8.19%
19	3.86%	5.79%	1.69%	2.53%	5.55%	8.32%
20	3.92%	5.88%	1.71%	2.57%	5.63%	8.45%
21	3.98%	5.97%	1.74%	2.61%	5.72%	8.58%
22	4.04%	6.06%	1.77%	2.65%	5.81%	8.71%
23	4.10%	6.15%	1.79%	2.69%	5.89%	8.84%
24	4.16%	6.24%	1.82%	2.73%	5.98%	8.97%
25	4.23%	6.34%	1.85%	2.77%	6.08%	9.11%
26	4.29%	6.43%	1.87%	2.81%	6.16%	9.24%
27	4.35%	6.53%	1.90%	2.85%	6.25%	9.38%
28	4.42%	6.63%	1.93%	2.90%	6.35%	9.53%
29	4.49%	6.73%	1.96%	2.94%	6.45%	9.67%
30	4.55%	6.83%	1.99%	2.98%	6.54%	9.81%
31	4.63%	6.94%	2.02%	3.03%	6.65%	9.97%
32	4.70%	7.05%	2.05%	3.08%	6.75%	10.13%
33	4.77%	7.15%	2.08%	3.12%	6.85%	10.27%
34	4.84%	7.26%	2.11%	3.17%	6.95%	10.43%
35	4.91%	7.37%	2.15%	3.22%	7.06%	10.59%
36	4.99%	7.49%	2.18%	3.27%	7.17%	10.76%
37	5.07%	7.60%	2.21%	3.32%	7.28%	10.92%
38	5.15%	7.72%	2.25%	3.37%	7.40%	11.09%
39	5.23%	7.84%	2.29%	3.43%	7.52%	11.27%
40	5.31%	7.97%	2.32%	3.48%	7.63%	11.45%
41	5.40%	8.10%	2.36%	3.54%	7.76%	11.64%
42	5.49%	8.23%	2.40%	3.60%	7.89%	11.83%
43	5.58%	8.37%	2.44%	3.66%	8.02%	12.03%
44	5.67%	8.51%	2.48%	3.72%	8.15%	12.23%
45	5.78%	8.67%	2.53%	3.79%	8.31%	12.46%
46	5.90%	8.85%	2.58%	3.87%	8.48%	12.72%
47	6.01%	9.01%	2.63%	3.94%	8.64%	12.95%
48	6.10%	9.15%	2.67%	4.00%	8.77%	13.15%
49	6.21%	9.32%	2.71%	4.07%	8.92%	13.39%
50	6.31%	9.47%	2.76%	4.14%	9.07%	13.61%
51	6.35%	9.53%	2.77%	4.16%	9.12%	13.69%
52	6.35%	9.52%	2.77%	4.16%	9.12%	13.68%
53	6.33%	9.49%	2.77%	4.15%	9.10%	13.64%
54	6.11%	9.16%	2.67%	4.00%	8.78%	13.16%
55	6.11%	9.16%	2.67%	4.00%	8.78%	13.16%
56	6.11%	9.16%	2.67%	4.00%	8.78%	13.16%
57	6.11%	9.16%	2.67%	4.00%	8.78%	13.16%
58	6.11%	9.16%	2.67%	4.00%	8.78%	13.16%
59	6.11%	9.16%	2.67%	4.00%	8.78%	13.16%
60	6.11%	9.16%	2.67%	4.00%	8.78%	13.16%

COLA Loading Factor: 43.70%

**\*\*NOTE:** All rates above assume the employee is covered under Social Security. If the employee is not under Social Security, use the "OVER \$350" rate and apply it to all reported compensation.

**SAFETY TIER A - "2% @ 50" (Non-Enhanced)**  
**Membership Date before January 1, 2011**

**F-1**

**Effective 7/1/13 - 6/30/14**

**(Expressed as a Percentage of Monthly Payroll)**

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	4.77%	12.76%
16	7.99%	4.77%	12.76%
17	7.99%	4.77%	12.76%
18	7.99%	4.77%	12.76%
19	7.99%	4.77%	12.76%
20	7.99%	4.77%	12.76%
21	7.99%	4.77%	12.76%
22	8.11%	4.84%	12.95%
23	8.24%	4.92%	13.16%
24	8.36%	4.99%	13.35%
25	8.49%	5.07%	13.56%
26	8.62%	5.15%	13.77%
27	8.74%	5.22%	13.96%
28	8.88%	5.30%	14.18%
29	9.01%	5.38%	14.39%
30	9.15%	5.46%	14.61%
31	9.29%	5.55%	14.84%
32	9.43%	5.63%	15.06%
33	9.58%	5.72%	15.30%
34	9.73%	5.81%	15.54%
35	9.88%	5.90%	15.78%
36	10.04%	5.99%	16.03%
37	10.20%	6.09%	16.29%
38	10.38%	6.20%	16.58%
39	10.55%	6.30%	16.85%
40	10.75%	6.42%	17.17%
41	10.93%	6.53%	17.46%
42	11.17%	6.67%	17.84%
43	11.40%	6.81%	18.21%
44	11.68%	6.97%	18.65%
45	11.88%	7.09%	18.97%
46	11.91%	7.11%	19.02%
47	11.86%	7.08%	18.94%
48	11.77%	7.03%	18.80%
49	11.65%	6.96%	18.61%
50	11.65%	6.96%	18.61%
51	11.65%	6.96%	18.61%
52	11.65%	6.96%	18.61%
53	11.65%	6.96%	18.61%
54	11.65%	6.96%	18.61%
55	11.65%	6.96%	18.61%
56	11.65%	6.96%	18.61%
57	11.65%	6.96%	18.61%
58	11.65%	6.96%	18.61%
59	11.65%	6.96%	18.61%
60	11.65%	6.96%	18.61%

COLA Loading Factor: 59.71%

**SAFETY TIER A - "2% @ 50" (Non-Enhanced)**  
**Membership Date on or after January 1, 2011**

**F-2**

**Effective 7/1/13 - 6/30/14**

**(Expressed as a Percentage of Monthly Payroll)**

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	4.44%	12.43%
16	7.99%	4.44%	12.43%
17	7.99%	4.44%	12.43%
18	7.99%	4.44%	12.43%
19	7.99%	4.44%	12.43%
20	7.99%	4.44%	12.43%
21	7.99%	4.44%	12.43%
22	8.11%	4.51%	12.62%
23	8.24%	4.58%	12.82%
24	8.36%	4.65%	13.01%
25	8.49%	4.72%	13.21%
26	8.62%	4.79%	13.41%
27	8.74%	4.86%	13.60%
28	8.88%	4.94%	13.82%
29	9.01%	5.01%	14.02%
30	9.15%	5.09%	14.24%
31	9.29%	5.17%	14.46%
32	9.43%	5.24%	14.67%
33	9.58%	5.33%	14.91%
34	9.73%	5.41%	15.14%
35	9.88%	5.49%	15.37%
36	10.04%	5.58%	15.62%
37	10.20%	5.67%	15.87%
38	10.38%	5.77%	16.15%
39	10.55%	5.87%	16.42%
40	10.75%	5.98%	16.73%
41	10.93%	6.08%	17.01%
42	11.17%	6.21%	17.38%
43	11.40%	6.34%	17.74%
44	11.68%	6.49%	18.17%
45	11.88%	6.61%	18.49%
46	11.91%	6.62%	18.53%
47	11.86%	6.59%	18.45%
48	11.77%	6.54%	18.31%
49	11.65%	6.48%	18.13%
50	11.65%	6.48%	18.13%
51	11.65%	6.48%	18.13%
52	11.65%	6.48%	18.13%
53	11.65%	6.48%	18.13%
54	11.65%	6.48%	18.13%
55	11.65%	6.48%	18.13%
56	11.65%	6.48%	18.13%
57	11.65%	6.48%	18.13%
58	11.65%	6.48%	18.13%
59	11.65%	6.48%	18.13%
60	11.65%	6.48%	18.13%

COLA Loading Factor: 55.60%

**GENERAL TIER 1 - "2% @ 55" (Enhanced)**  
**Membership Date before January 1, 2011**

**G-1**

**Effective 7/1/13 - 6/30/14**

**(Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.86%	2.79%	5.02%	7.53%
16	3.21%	4.81%	1.89%	2.84%	5.10%	7.65%
17	3.26%	4.89%	1.92%	2.88%	5.18%	7.77%
18	3.31%	4.96%	1.95%	2.92%	5.26%	7.88%
19	3.36%	5.04%	1.98%	2.97%	5.34%	8.01%
20	3.41%	5.12%	2.01%	3.02%	5.42%	8.14%
21	3.47%	5.20%	2.04%	3.06%	5.51%	8.26%
22	3.52%	5.28%	2.07%	3.11%	5.59%	8.39%
23	3.57%	5.36%	2.11%	3.16%	5.68%	8.52%
24	3.63%	5.44%	2.14%	3.21%	5.77%	8.65%
25	3.69%	5.53%	2.17%	3.26%	5.86%	8.79%
26	3.74%	5.61%	2.21%	3.31%	5.95%	8.92%
27	3.80%	5.70%	2.24%	3.36%	6.04%	9.06%
28	3.85%	5.78%	2.27%	3.41%	6.12%	9.19%
29	3.91%	5.87%	2.31%	3.46%	6.22%	9.33%
30	3.97%	5.96%	2.34%	3.51%	6.31%	9.47%
31	4.03%	6.05%	2.38%	3.57%	6.41%	9.62%
32	4.09%	6.14%	2.41%	3.62%	6.50%	9.76%
33	4.16%	6.24%	2.45%	3.68%	6.61%	9.92%
34	4.22%	6.33%	2.49%	3.73%	6.71%	10.06%
35	4.29%	6.43%	2.53%	3.79%	6.82%	10.22%
36	4.35%	6.53%	2.57%	3.85%	6.92%	10.38%
37	4.42%	6.63%	2.61%	3.91%	7.03%	10.54%
38	4.49%	6.73%	2.65%	3.97%	7.14%	10.70%
39	4.55%	6.83%	2.69%	4.03%	7.24%	10.86%
40	4.62%	6.93%	2.72%	4.08%	7.34%	11.01%
41	4.69%	7.04%	2.77%	4.15%	7.46%	11.19%
42	4.77%	7.15%	2.81%	4.21%	7.58%	11.36%
43	4.84%	7.26%	2.85%	4.28%	7.69%	11.54%
44	4.92%	7.38%	2.90%	4.35%	7.82%	11.73%
45	4.99%	7.49%	2.94%	4.41%	7.93%	11.90%
46	5.08%	7.62%	2.99%	4.49%	8.07%	12.11%
47	5.16%	7.74%	3.04%	4.56%	8.20%	12.30%
48	5.25%	7.87%	3.09%	4.64%	8.34%	12.51%
49	5.34%	8.01%	3.15%	4.72%	8.49%	12.73%
50	5.43%	8.15%	3.20%	4.80%	8.63%	12.95%
51	5.55%	8.32%	3.27%	4.90%	8.82%	13.22%
52	5.65%	8.48%	3.33%	5.00%	8.98%	13.48%
53	5.74%	8.61%	3.38%	5.07%	9.12%	13.68%
54	5.85%	8.77%	3.45%	5.17%	9.30%	13.94%
55	5.94%	8.91%	3.50%	5.25%	9.44%	14.16%
56	5.97%	8.96%	3.52%	5.28%	9.49%	14.24%
57	5.97%	8.96%	3.52%	5.28%	9.49%	14.24%
58	5.95%	8.93%	3.51%	5.26%	9.46%	14.19%
59	5.75%	8.62%	3.39%	5.08%	9.14%	13.70%
60	5.75%	8.62%	3.39%	5.08%	9.14%	13.70%

COLA Loading Factor: 58.94%

**\*\*NOTE:** All rates above assume the employee is covered under Social Security. If the employee is not under Social Security, use the "OVER \$350" rate and apply it to all reported compensation.

**GENERAL TIER 1 - "2% @ 55" (Enhanced)**  
**Membership Date on or after January 1, 2011**

**G-2**

**Effective 7/1/13 - 6/30/14**

**(Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.71%	2.56%	4.87%	7.30%
16	3.21%	4.81%	1.73%	2.60%	4.94%	7.41%
17	3.26%	4.89%	1.77%	2.65%	5.03%	7.54%
18	3.31%	4.96%	1.79%	2.68%	5.10%	7.64%
19	3.36%	5.04%	1.82%	2.73%	5.18%	7.77%
20	3.41%	5.12%	1.85%	2.77%	5.26%	7.89%
21	3.47%	5.20%	1.87%	2.81%	5.34%	8.01%
22	3.52%	5.28%	1.91%	2.86%	5.43%	8.14%
23	3.57%	5.36%	1.93%	2.90%	5.50%	8.26%
24	3.63%	5.44%	1.96%	2.94%	5.59%	8.38%
25	3.69%	5.53%	1.99%	2.99%	5.68%	8.52%
26	3.74%	5.61%	2.03%	3.04%	5.77%	8.65%
27	3.80%	5.70%	2.05%	3.08%	5.85%	8.78%
28	3.85%	5.78%	2.09%	3.13%	5.94%	8.91%
29	3.91%	5.87%	2.12%	3.18%	6.03%	9.05%
30	3.97%	5.96%	2.15%	3.22%	6.12%	9.18%
31	4.03%	6.05%	2.18%	3.27%	6.21%	9.32%
32	4.09%	6.14%	2.21%	3.32%	6.30%	9.46%
33	4.16%	6.24%	2.25%	3.38%	6.41%	9.62%
34	4.22%	6.33%	2.29%	3.43%	6.51%	9.76%
35	4.29%	6.43%	2.32%	3.48%	6.61%	9.91%
36	4.35%	6.53%	2.35%	3.53%	6.70%	10.06%
37	4.42%	6.63%	2.39%	3.59%	6.81%	10.22%
38	4.49%	6.73%	2.43%	3.64%	6.92%	10.37%
39	4.55%	6.83%	2.47%	3.70%	7.02%	10.53%
40	4.62%	6.93%	2.50%	3.75%	7.12%	10.68%
41	4.69%	7.04%	2.54%	3.81%	7.23%	10.85%
42	4.77%	7.15%	2.58%	3.87%	7.35%	11.02%
43	4.84%	7.26%	2.62%	3.93%	7.46%	11.19%
44	4.92%	7.38%	2.66%	3.99%	7.58%	11.37%
45	4.99%	7.49%	2.70%	4.05%	7.69%	11.54%
46	5.08%	7.62%	2.75%	4.12%	7.83%	11.74%
47	5.16%	7.74%	2.79%	4.19%	7.95%	11.93%
48	5.25%	7.87%	2.84%	4.26%	8.09%	12.13%
49	5.34%	8.01%	2.89%	4.33%	8.23%	12.34%
50	5.43%	8.15%	2.94%	4.41%	8.37%	12.56%
51	5.55%	8.32%	3.00%	4.50%	8.55%	12.82%
52	5.65%	8.48%	3.06%	4.59%	8.71%	13.07%
53	5.74%	8.61%	3.11%	4.66%	8.85%	13.27%
54	5.85%	8.77%	3.17%	4.75%	9.02%	13.52%
55	5.94%	8.91%	3.21%	4.82%	9.15%	13.73%
56	5.97%	8.96%	3.23%	4.85%	9.20%	13.81%
57	5.97%	8.96%	3.23%	4.85%	9.20%	13.81%
58	5.95%	8.93%	3.22%	4.83%	9.17%	13.76%
59	5.75%	8.62%	3.11%	4.66%	8.86%	13.28%
60	5.75%	8.62%	3.11%	4.66%	8.86%	13.28%

COLA Loading Factor: 54.11%

**\*\*NOTE:** All rates above assume the employee is covered under Social Security. If the employee is not under Social Security, use the "OVER \$350" rate and apply it to all reported compensation.

# GENERAL TIER 3 - "2% @ 55" (Enhanced)

Membership Date before January 1, 2011

H-1

Effective 7/1/13 - 6/30/14

(Expressed as a Percentage of Monthly Payroll)

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.59%	2.38%	4.75%	7.12%
16	3.21%	4.81%	1.61%	2.42%	4.82%	7.23%
17	3.26%	4.89%	1.64%	2.46%	4.90%	7.35%
18	3.31%	4.96%	1.66%	2.49%	4.97%	7.45%
19	3.36%	5.04%	1.69%	2.53%	5.05%	7.57%
20	3.41%	5.12%	1.71%	2.57%	5.12%	7.69%
21	3.47%	5.20%	1.74%	2.61%	5.21%	7.81%
22	3.52%	5.28%	1.77%	2.65%	5.29%	7.93%
23	3.57%	5.36%	1.79%	2.69%	5.36%	8.05%
24	3.63%	5.44%	1.82%	2.73%	5.45%	8.17%
25	3.69%	5.53%	1.85%	2.78%	5.54%	8.31%
26	3.74%	5.61%	1.88%	2.82%	5.62%	8.43%
27	3.80%	5.70%	1.91%	2.87%	5.71%	8.57%
28	3.85%	5.78%	1.94%	2.91%	5.79%	8.69%
29	3.91%	5.87%	1.97%	2.95%	5.88%	8.82%
30	3.97%	5.96%	2.00%	3.00%	5.97%	8.96%
31	4.03%	6.05%	2.03%	3.04%	6.06%	9.09%
32	4.09%	6.14%	2.06%	3.09%	6.15%	9.23%
33	4.16%	6.24%	2.09%	3.14%	6.25%	9.38%
34	4.22%	6.33%	2.12%	3.18%	6.34%	9.51%
35	4.29%	6.43%	2.15%	3.23%	6.44%	9.66%
36	4.35%	6.53%	2.19%	3.28%	6.54%	9.81%
37	4.42%	6.63%	2.22%	3.33%	6.64%	9.96%
38	4.49%	6.73%	2.25%	3.38%	6.74%	10.11%
39	4.55%	6.83%	2.29%	3.43%	6.84%	10.26%
40	4.62%	6.93%	2.32%	3.48%	6.94%	10.41%
41	4.69%	7.04%	2.36%	3.54%	7.05%	10.58%
42	4.77%	7.15%	2.39%	3.59%	7.16%	10.74%
43	4.84%	7.26%	2.43%	3.65%	7.27%	10.91%
44	4.92%	7.38%	2.47%	3.71%	7.39%	11.09%
45	4.99%	7.49%	2.51%	3.77%	7.50%	11.26%
46	5.08%	7.62%	2.55%	3.83%	7.63%	11.45%
47	5.16%	7.74%	2.59%	3.89%	7.75%	11.63%
48	5.25%	7.87%	2.64%	3.96%	7.89%	11.83%
49	5.34%	8.01%	2.69%	4.03%	8.03%	12.04%
50	5.43%	8.15%	2.73%	4.10%	8.16%	12.25%
51	5.55%	8.32%	2.79%	4.18%	8.34%	12.50%
52	5.65%	8.48%	2.84%	4.26%	8.49%	12.74%
53	5.74%	8.61%	2.89%	4.33%	8.63%	12.94%
54	5.85%	8.77%	2.94%	4.41%	8.79%	13.18%
55	5.94%	8.91%	2.99%	4.48%	8.93%	13.39%
56	5.97%	8.96%	3.00%	4.50%	8.97%	13.46%
57	5.97%	8.96%	3.00%	4.50%	8.97%	13.46%
58	5.95%	8.93%	2.99%	4.49%	8.94%	13.42%
59	5.75%	8.62%	2.89%	4.33%	8.64%	12.95%
60	5.75%	8.62%	2.89%	4.33%	8.64%	12.95%

COLA Loading Factor: 50.27%

**\*\*NOTE:** All rates above assume the employee is covered under Social Security. If the employee is not under Social Security, use the "OVER \$350" rate and apply it to all reported compensation.

**GENERAL TIER 3 - "2% @ 55" (Enhanced)**  
**Membership Date on or after January 1, 2011**

**H-2**

**Effective 7/1/13 - 6/30/14**  
**(Expressed as a Percentage of Monthly Payroll)**

Entry Age	Basic		COLA		Total	
	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350	FIRST \$350	OVER \$350
15	3.16%	4.74%	1.41%	2.11%	4.57%	6.85%
16	3.21%	4.81%	1.43%	2.14%	4.64%	6.95%
17	3.26%	4.89%	1.45%	2.18%	4.71%	7.07%
18	3.31%	4.96%	1.47%	2.21%	4.78%	7.17%
19	3.36%	5.04%	1.50%	2.25%	4.86%	7.29%
20	3.41%	5.12%	1.52%	2.28%	4.93%	7.40%
21	3.47%	5.20%	1.55%	2.32%	5.02%	7.52%
22	3.52%	5.28%	1.57%	2.35%	5.09%	7.63%
23	3.57%	5.36%	1.59%	2.39%	5.16%	7.75%
24	3.63%	5.44%	1.62%	2.43%	5.25%	7.87%
25	3.69%	5.53%	1.65%	2.47%	5.34%	8.00%
26	3.74%	5.61%	1.67%	2.50%	5.41%	8.11%
27	3.80%	5.70%	1.69%	2.54%	5.49%	8.24%
28	3.85%	5.78%	1.72%	2.58%	5.57%	8.36%
29	3.91%	5.87%	1.75%	2.62%	5.66%	8.49%
30	3.97%	5.96%	1.77%	2.66%	5.74%	8.62%
31	4.03%	6.05%	1.80%	2.70%	5.83%	8.75%
32	4.09%	6.14%	1.83%	2.74%	5.92%	8.88%
33	4.16%	6.24%	1.85%	2.78%	6.01%	9.02%
34	4.22%	6.33%	1.88%	2.82%	6.10%	9.15%
35	4.29%	6.43%	1.91%	2.87%	6.20%	9.30%
36	4.35%	6.53%	1.94%	2.91%	6.29%	9.44%
37	4.42%	6.63%	1.97%	2.96%	6.39%	9.59%
38	4.49%	6.73%	2.00%	3.00%	6.49%	9.73%
39	4.55%	6.83%	2.03%	3.05%	6.58%	9.88%
40	4.62%	6.93%	2.06%	3.09%	6.68%	10.02%
41	4.69%	7.04%	2.09%	3.14%	6.78%	10.18%
42	4.77%	7.15%	2.13%	3.19%	6.90%	10.34%
43	4.84%	7.26%	2.16%	3.24%	7.00%	10.50%
44	4.92%	7.38%	2.19%	3.29%	7.11%	10.67%
45	4.99%	7.49%	2.23%	3.34%	7.22%	10.83%
46	5.08%	7.62%	2.27%	3.40%	7.35%	11.02%
47	5.16%	7.74%	2.30%	3.45%	7.46%	11.19%
48	5.25%	7.87%	2.34%	3.51%	7.59%	11.38%
49	5.34%	8.01%	2.38%	3.57%	7.72%	11.58%
50	5.43%	8.15%	2.42%	3.63%	7.85%	11.78%
51	5.55%	8.32%	2.47%	3.71%	8.02%	12.03%
52	5.65%	8.48%	2.52%	3.78%	8.17%	12.26%
53	5.74%	8.61%	2.56%	3.84%	8.30%	12.45%
54	5.85%	8.77%	2.61%	3.91%	8.46%	12.68%
55	5.94%	8.91%	2.65%	3.97%	8.59%	12.88%
56	5.97%	8.96%	2.67%	4.00%	8.64%	12.96%
57	5.97%	8.96%	2.67%	4.00%	8.64%	12.96%
58	5.95%	8.93%	2.65%	3.98%	8.60%	12.91%
59	5.75%	8.62%	2.56%	3.84%	8.31%	12.46%
60	5.75%	8.62%	2.56%	3.84%	8.31%	12.46%

COLA Loading Factor: 44.59%

**\*\*NOTE:** All rates above assume the employee is covered under Social Security. If the employee is not under Social Security, use the "OVER \$350" rate and apply it to all reported compensation.

**SAFETY TIER A - "3% @ 50" (Enhanced)**  
**Membership Date before January 1, 2011**

**I - 1**

**Effective 7/1/13 - 6/30/14**

**(Expressed as a Percentage of Monthly Payroll)**

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	5.98%	13.97%
16	7.99%	5.98%	13.97%
17	7.99%	5.98%	13.97%
18	7.99%	5.98%	13.97%
19	7.99%	5.98%	13.97%
20	7.99%	5.98%	13.97%
21	7.99%	5.98%	13.97%
22	8.11%	6.07%	14.18%
23	8.24%	6.17%	14.41%
24	8.36%	6.26%	14.62%
25	8.49%	6.36%	14.85%
26	8.62%	6.46%	15.08%
27	8.74%	6.55%	15.29%
28	8.88%	6.65%	15.53%
29	9.01%	6.75%	15.76%
30	9.15%	6.85%	16.00%
31	9.29%	6.96%	16.25%
32	9.43%	7.06%	16.49%
33	9.58%	7.18%	16.76%
34	9.73%	7.29%	17.02%
35	9.88%	7.40%	17.28%
36	10.04%	7.52%	17.56%
37	10.20%	7.64%	17.84%
38	10.38%	7.77%	18.15%
39	10.55%	7.90%	18.45%
40	10.75%	8.05%	18.80%
41	10.93%	8.19%	19.12%
42	11.17%	8.37%	19.54%
43	11.40%	8.54%	19.94%
44	11.68%	8.75%	20.43%
45	11.88%	8.90%	20.78%
46	11.91%	8.92%	20.83%
47	11.86%	8.88%	20.74%
48	11.77%	8.82%	20.59%
49	11.65%	8.73%	20.38%
50	11.65%	8.73%	20.38%
51	11.65%	8.73%	20.38%
52	11.65%	8.73%	20.38%
53	11.65%	8.73%	20.38%
54	11.65%	8.73%	20.38%
55	11.65%	8.73%	20.38%
56	11.65%	8.73%	20.38%
57	11.65%	8.73%	20.38%
58	11.65%	8.73%	20.38%
59	11.65%	8.73%	20.38%
60	11.65%	8.73%	20.38%

COLA Loading Factor: 74.90%



**SAFETY TIER A - "3% @ 50" (Enhanced)**  
**Membership Date on or after January 1, 2011**

I-2

**Effective 7/1/13 - 6/30/14**

(Expressed as a Percentage of Monthly Payroll)

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.99%	5.56%	13.55%
16	7.99%	5.56%	13.55%
17	7.99%	5.56%	13.55%
18	7.99%	5.56%	13.55%
19	7.99%	5.56%	13.55%
20	7.99%	5.56%	13.55%
21	7.99%	5.56%	13.55%
22	8.11%	5.64%	13.75%
23	8.24%	5.73%	13.97%
24	8.36%	5.81%	14.17%
25	8.49%	5.90%	14.39%
26	8.62%	5.99%	14.61%
27	8.74%	6.08%	14.82%
28	8.88%	6.18%	15.06%
29	9.01%	6.27%	15.28%
30	9.15%	6.36%	15.51%
31	9.29%	6.46%	15.75%
32	9.43%	6.56%	15.99%
33	9.58%	6.66%	16.24%
34	9.73%	6.77%	16.50%
35	9.88%	6.87%	16.75%
36	10.04%	6.98%	17.02%
37	10.20%	7.09%	17.29%
38	10.38%	7.22%	17.60%
39	10.55%	7.34%	17.89%
40	10.75%	7.48%	18.23%
41	10.93%	7.60%	18.53%
42	11.17%	7.77%	18.94%
43	11.40%	7.93%	19.33%
44	11.68%	8.12%	19.80%
45	11.88%	8.26%	20.14%
46	11.91%	8.28%	20.19%
47	11.86%	8.25%	20.11%
48	11.77%	8.18%	19.95%
49	11.65%	8.10%	19.75%
50	11.65%	8.10%	19.75%
51	11.65%	8.10%	19.75%
52	11.65%	8.10%	19.75%
53	11.65%	8.10%	19.75%
54	11.65%	8.10%	19.75%
55	11.65%	8.10%	19.75%
56	11.65%	8.10%	19.75%
57	11.65%	8.10%	19.75%
58	11.65%	8.10%	19.75%
59	11.65%	8.10%	19.75%
60	11.65%	8.10%	19.75%

COLA Loading Factor: 69.54%

**SAFETY TIER C - "3% @ 50" (Enhanced)**  
**Membership Date before January 1, 2011**

**J-1**

**Effective 7/1/13 - 6/30/14**

(Expressed as a Percentage of Monthly Payroll)

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.62%	3.36%	10.98%
16	7.62%	3.36%	10.98%
17	7.62%	3.36%	10.98%
18	7.62%	3.36%	10.98%
19	7.62%	3.36%	10.98%
20	7.62%	3.36%	10.98%
21	7.62%	3.36%	10.98%
22	7.73%	3.41%	11.14%
23	7.85%	3.46%	11.31%
24	7.97%	3.52%	11.49%
25	8.09%	3.57%	11.66%
26	8.21%	3.62%	11.83%
27	8.34%	3.68%	12.02%
28	8.46%	3.73%	12.19%
29	8.59%	3.79%	12.38%
30	8.72%	3.85%	12.57%
31	8.85%	3.90%	12.75%
32	8.99%	3.97%	12.96%
33	9.13%	4.03%	13.16%
34	9.27%	4.09%	13.36%
35	9.42%	4.16%	13.58%
36	9.57%	4.22%	13.79%
37	9.73%	4.29%	14.02%
38	9.89%	4.36%	14.25%
39	10.05%	4.43%	14.48%
40	10.24%	4.52%	14.76%
41	10.44%	4.61%	15.05%
42	10.64%	4.69%	15.33%
43	10.82%	4.77%	15.59%
44	10.96%	4.84%	15.80%
45	10.98%	4.84%	15.82%
46	10.93%	4.82%	15.75%
47	10.69%	4.72%	15.41%
48	11.07%	4.88%	15.95%
49	11.65%	5.14%	16.79%
50	11.65%	5.14%	16.79%
51	11.65%	5.14%	16.79%
52	11.65%	5.14%	16.79%
53	11.65%	5.14%	16.79%
54	11.65%	5.14%	16.79%
55	11.65%	5.14%	16.79%
56	11.65%	5.14%	16.79%
57	11.65%	5.14%	16.79%
58	11.65%	5.14%	16.79%
59	11.65%	5.14%	16.79%
60	11.65%	5.14%	16.79%

COLA Loading Factor: 44.12%

**SAFETY (TIER C) - "3% @ 50" (Enhanced)**  
**Membership Date on or after January 1, 2011**  
**Effective 7/1/13 - 6/30/14**  
**(Expressed as a Percentage of Monthly Payroll)**

J-2

<u>Entry Age</u>	<u>Basic</u>	<u>COLA</u>	<u>Total</u>
15	7.62%	3.14%	10.76%
16	7.62%	3.14%	10.76%
17	7.62%	3.14%	10.76%
18	7.62%	3.14%	10.76%
19	7.62%	3.14%	10.76%
20	7.62%	3.14%	10.76%
21	7.62%	3.14%	10.76%
22	7.73%	3.19%	10.92%
23	7.85%	3.24%	11.09%
24	7.97%	3.29%	11.26%
25	8.09%	3.34%	11.43%
26	8.21%	3.39%	11.60%
27	8.34%	3.44%	11.78%
28	8.46%	3.49%	11.95%
29	8.59%	3.54%	12.13%
30	8.72%	3.60%	12.32%
31	8.85%	3.65%	12.50%
32	8.99%	3.71%	12.70%
33	9.13%	3.77%	12.90%
34	9.27%	3.82%	13.09%
35	9.42%	3.89%	13.31%
36	9.57%	3.95%	13.52%
37	9.73%	4.01%	13.74%
38	9.89%	4.08%	13.97%
39	10.05%	4.15%	14.20%
40	10.24%	4.23%	14.47%
41	10.44%	4.31%	14.75%
42	10.64%	4.39%	15.03%
43	10.82%	4.46%	15.28%
44	10.96%	4.52%	15.48%
45	10.98%	4.53%	15.51%
46	10.93%	4.51%	15.44%
47	10.69%	4.41%	15.10%
48	11.07%	4.57%	15.64%
49	11.65%	4.81%	16.46%
50	11.65%	4.81%	16.46%
51	11.65%	4.81%	16.46%
52	11.65%	4.81%	16.46%
53	11.65%	4.81%	16.46%
54	11.65%	4.81%	16.46%
55	11.65%	4.81%	16.46%
56	11.65%	4.81%	16.46%
57	11.65%	4.81%	16.46%
58	11.65%	4.81%	16.46%
59	11.65%	4.81%	16.46%
60	11.65%	4.81%	16.46%

COLA Loading Factor: 41.26%